

United States Bankruptcy Court
District of Maryland

In re Richard W. Carty

Debtor

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	5,965.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		40,795.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,315.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,406.00
Total Number of Sheets of ALL Schedules		15			
Total Assets			5,965.00		
Total Liabilities				40,795.00	

In re Richard W. Carty

Case No. _____

Debtor

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
None				

Sub-Total >	0.00	(Total of this page)
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Total >	0.00
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In re Richard W. Carty

Case No. _____

Debtor

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		cash	-	10.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Provident Checking	-	10.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security Deposit-Pat Belzner - Landlord	-	625.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods-see list	-	1,465.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		clothing -see list	-	455.00
7. Furs and jewelry.		Miscellaneous Jewelry, see attached list	-	90.00
8. Firearms and sports, photographic, and other hobby equipment.		Basketball	-	10.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			

Sub-Total > 2,665.00
(Total of this page)

In re Richard W. Carty

Case No. _____

Debtor

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	401k		-	1,100.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > **1,100.00**
(Total of this page)

In re Richard W. Carty

Case No. _____

Debtor

SCHEDULE B. PERSONAL PROPERTY (Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1987 Chevy Caprice, 140,000 miles	-	800.00
		1990 Ford Probe, 110,000 miles	-	1,000.00
		1990 Dodge PU, 160,000 miles, poor condition	-	400.00
		1984 Dodge Van, brother may have sent to junkyard	-	0.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			

Sub-Total > **2,200.00**
(Total of this page)

In re Richard W. Carty

Case No. _____

Debtor

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Other personal property of any kind not already listed.	X			

Sub-Total >	0.00
(Total of this page)	
Total >	5,965.00

CLOTHING & JEWELRY LISTClient Name: Richard W CartyTelephone Number: 410 - 319 - 4402

Please mark a YARD SALE VALUE next to the items listed below. (List how much you would get for the item if you sold it at a yard sale.) If you do not own an item please leave it blank.

CLOTHING (Husband)		Value
Coats/Jackets	2	100.00
Sweaters	4	75.00
Pants	7	80.00
Skirts	10	125.00
Shoe	3	75.00
Suits	0	
Sports Coats	0	
Other		

455

JEWELRY (Husband)		Value
Watch(es)	1	40.00
Ring(s)	2	50.00
Necklace(s)	0	
Other		

90

CLOTHING (Wife)		Value
Coats/Jackets		
Sweaters		
Pants		
Shirts		
Shoes	N/A	
Suits	N/A	
Dresses		
Skirts		
Other		

JEWELRY (Wife)		Value
Watch(es)		
Rings(s)	N/A	
Necklace(s)	N/A	
Bracelet(s)		
Other		

HOUSEHOLD GOODS & FURNISHINGS LIST

Client Name: _____

Richard W. Carter

Telephone Number: _____

410 - 319 - 4402

Please mark a YARD SALE VALUE next to the items listed below. (List how much you would get for the item if you sold it at a yard sale.) If you do not own an item please leave it blank.

KITCHEN Furnishings

Value

Table	1	50.00
Chairs	4	50.00
Refrigerator	0	
Stove	0	
Microwave	1	25.00
Dishwasher	0	
Pots & Pans	9	60.00
Dishes	20	50.00
Silver	0	
Washer/Dryer	0	
Other	+V 1	25.00
MIXER BLENDER		15.00
TOASTER		10.00

LIVING ROOM Furnishings

Value

Sofa	1	100.00
Loveseat	0	
Chair(s)	0	
Table(s)	3	100.00
Lamp(s)	2	25.00
TV	1	125.00
VCR	1	50.00
DVD	0	
Pictures	3	30.00
Stereo	1	100.00
Other	Rug's 3	50.00

DINING ROOM Furnishings

Value

Table	0	
Chairs	0	
Hutch	1	75.00
Other		

BEDROOM Furnishings

Value

Bed	1	100.00
Dresser	2	150.00
Chest	1	75.00
Lamp	2	25.00
Other	+V	125.00
	VCR	50.00

1465

In re Richard W. Carty

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SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- ☐ 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<u>Cash on Hand</u> cash	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	10.00	10.00
<u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u> Provident Checking	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	10.00	10.00
<u>Security Deposits with Utilities, Landlords, and Others</u> Security Deposit-Pat Belzner - Landlord	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	625.00	625.00
<u>Household Goods and Furnishings</u> Household Goods-see list	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(4) Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	500.00 965.00	1,465.00
<u>Wearing Apparel</u> clothing -see list	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	455.00	455.00
<u>Furs and Jewelry</u> Miscellaneous Jewelry, see attached list	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	90.00	90.00
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u> Basketball	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	10.00	10.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u> 401k	Md. Code Ann., Cts. & Jud. Proc. § 11-504(h)	1,100.00	1,100.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 1987 Chevy Caprice, 140,000 miles	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)	800.00	800.00
1990 Ford Probe, 110,000 miles	Md. Code Ann., Cts. & Jud. Proc. § 11-504(f)	1,000.00	1,000.00
1990 Dodge PU, 160,000 miles, poor condition	Md. Code Ann., Cts. & Jud. Proc. § 11-504(b)(5)	400.00	400.00

In re Richard W. Carty

Case No. _____

Debtor

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS, INCLUDING ZIP CODE	CODEBTOR H W J C	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					

0 continuation sheets attached

Subtotal
(Total of this page)

Total
(Report on Summary of Schedules)

0.00

In re Richard W. Carty

Case No. _____

Debtor**SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Richard W. Carty

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 4262-0860-0000-8767 Allfirst PO Box 53136 Phoenix, AZ 85072-3136	X	-	Credit Extended				1,380.00
Account No. 4791-0600-2984-9329 Aspire VISA P.O. Box 105341 Atlanta, GA 30348-5341	X	-	Credit Extended				2,691.00
Account No. 5543504640 BP/Amoco P.O. Box 9014 Des Moines, IA 50368-9014	X	-	Credit Extended				694.00
Account No. 0313036675 BP/Amoco P.O. Box 9014 Des Moines, IA 50368-9014	X	-	Credit Extended				93.00
Subtotal (Total of this page)							4,858.00

2 continuation sheets attached

In re Richard W. Carty

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Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 4121-7414-8503-6342 Capital One P O Box 85147 Richmond, VA 23276		-	Credit Extended				595.00
Account No. 5491-0429-6003-8054 Chase Manhattan P.O. Box 15583 Wilmington, DE 19886	X	-	11/97 Credit Extended				4,045.00
Account No. 5424-1801-3555-8168 Citibank P.O. Box 8115 South Hackensack, NJ 07606-8115	X	-	Credit Extended				5,620.00
Account No. 5458-0038-0404-4998 Direct Merchants Bank P O Box 21550 Tulsa, OK 74121-1550	X	-	Credit Extended				8,241.00
Account No. 7096-Room 82031 HCR-Manor Care 509 E Joppa Rd Towson, MD 21286	X	-	medical				14,852.00
Subtotal (Total of this page)							33,353.00

Sheet no. 1 of 2 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

In re Richard W. Carty

Case No. _____

Debtor

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 8927630533			Credit Extended				
JC Penney P.O. Box 981131 El Paso, TX 79998		-					252.00
Account No. 1007108			Credit Extended				
Pierce Hamilton 6931 Arlington Road Suite 400 Bethesda, MD 20814		-					1,028.00
Account No. 1150060796127			Credit Extended				
Sears 45 Congress Street Salem, MA		-					1,055.00
Account No. 517017141			Credit Extended				
Shell P.O. Box 790070 Houston, TX 77279-9070	X	-					249.00
Account No.							
Sheet no. <u>2</u> of <u>2</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							2,584.00
							Total (Report on Summary of Schedules)
							40,795.00

In re Richard W. Carty

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Debtor

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

In re **Richard W. Carty**

Case No. _____

Debtor

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Carol Crouch	Chase Manhattan P.O. Box 15583 Wilmington, DE 19886
Carol Crouch	Direct Merchants Bank P O Box 21550 Tulsa, OK 74121-1550
Carol Crouch	Aspire VISA P.O. Box 105341 Atlanta, GA 30348-5341
Carol Crouch	Citibank P.O. Box 8115 South Hackensack, NJ 07606-8115
Carol Crouch	Allfirst PO Box 53136 Phoenix, AZ 85072-3136
Carol Crouch	BP/Amoco P.O. Box 9014 Des Moines, IA 50368-9014
Carol Crouch	BP/Amoco P.O. Box 9014 Des Moines, IA 50368-9014
Carol Crouch	Shell P.O. Box 790070 Houston, TX 77279-9070
Herman Carty	HCR-Manor Care 509 E Joppa Rd Towson, MD 21286

In re Richard W. Carty

Case No. _____

Debtor

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Single	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES 1 child age 17	AGE	RELATIONSHIP
EMPLOYMENT:		DEBTOR	
Occupation	Truck Driver		
Name of Employer	Land & See Distributors		
How long employed	5 yrs		
Address of Employer	1340 Azalea Garden Road Norfolk, VA 23502		
		SPOUSE	

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

SUBTOTAL

DEBTOR	SPOUSE
\$ <u>1,892.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>1,892.00</u>	\$ <u>N/A</u>

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify)

\$ <u>577.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>577.00</u>	\$ <u>N/A</u>
\$ <u>1,315.00</u>	\$ <u>N/A</u>

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social security or other government assistance (Specify)

\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

Pension or retirement income

Other monthly income (Specify)

\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>1,315.00</u>	\$ <u>N/A</u>

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$ 1,315.00

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re Richard W. Carty

Case No. _____

Debtor

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>400.00</u>
Are real estate taxes included? Yes _____ No <u>X</u>		
Is property insurance included? Yes _____ No <u>X</u>		
Utilities: Electricity and heating fuel	\$	<u>63.00</u>
Water and sewer	\$	<u>0.00</u>
Telephone	\$	<u>25.00</u>
Other _____	\$	<u>0.00</u>
Home maintenance (repairs and upkeep)	\$	<u>0.00</u>
Food	\$	<u>315.00</u>
Clothing	\$	<u>50.00</u>
Laundry and dry cleaning	\$	<u>0.00</u>
Medical and dental expenses	\$	<u>25.00</u>
Transportation (not including car payments)	\$	<u>210.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>86.00</u>
Charitable contributions	\$	<u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	<u>18.00</u>
Life	\$	<u>14.00</u>
Health	\$	<u>0.00</u>
Auto	\$	<u>50.00</u>
Other _____	\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	<u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		
Auto	\$	<u>0.00</u>
Other _____	\$	<u>0.00</u>
Other _____	\$	<u>0.00</u>
Other _____	\$	<u>0.00</u>
Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
Other <u>haicare</u>	\$	<u>50.00</u>
Other <u>school lunches/activities</u>	\$	<u>100.00</u>
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	<u>1,406.00</u>

[FOR CHAPTER 12 AND 13 DEBTORSONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	<u>N/A</u>
B. Total projected monthly expenses	\$	<u>N/A</u>
C. Excess income (A minus B)	\$	<u>N/A</u>
D. Total amount to be paid into plan each _____	\$	<u>N/A</u>
(interval)		

**United States Bankruptcy Court
District of Maryland**

In re Richard W. Carty

Debtor(s)

Case No. _____

Chapter 7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16 sheets [total shown on summary page plus 1], and that they are true and correct to the best of my knowledge, information, and belief.

Date

6-20-03

Signature



Richard W. Carty
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

Official Form 8
(9/97)

**United States Bankruptcy Court
District of Maryland**

In re Richard W. Carty

Debtor(s)

Case No.
Chapter7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property

-NONE-

Creditor's name

b. Property to Be Retained

[Check any applicable statement.]

Description
of
Property
-NONE-

Creditor's
Name

Property is
claimed as
exempt

Property will be
redeemed
pursuant to 11
U.S.C. § 722

Debt will be
reaffirmed
pursuant to 11
U.S.C. § 524(c)

Official Form 8
(9/97)

In re Richard W. Carty

Debtor(s)

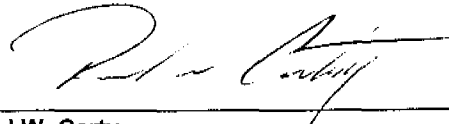
Case No. _____

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Date

6-20-03

Signature



Richard W. Carty
Debtor

United States Bankruptcy Court
District of Maryland

In re Richard W. Carty

Debtor(s)

Case No.

Chapter


7

VERIFICATION OF CREDITOR MATRIX

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date:

5-20-03



Richard W. Carty
Signature of Debtor